

## STATE CASUALTY INSURANCE

UNDERWRITERS ATTACK GOV. WOODROW WILSON'S PLAN.

Tell Him That He Knows Nothing of Insurance—Ask How New Jersey Would Manage a Department Giving Compensation to Her Injured Workmen.

Underwriters of accident insurance meeting at the Hotel Astor yesterday criticized Gov. Woodrow Wilson of New Jersey for suggesting that it may become necessary for New Jersey to provide a system of State insurance. The underwriters, in so many words, said that evidently the Governor didn't know what he was talking about and that he wouldn't be so ready with insurance innovations if he had to put up his own money.

The underwriters are members of the International Association of Casualty and Surety Underwriters which closed last night a three days' convention. The international body is composed of the International Association of Accident Underwriters, the Board of Casualty and Liability Surety Underwriters and the United States Association of Insurance Agents. William Bro Smith, general counsel for the Travelers' Insurance Company, is president of the combined associations. F. Robertson Jones, assistant secretary of the Fidelity and Casualty Company, is the secretary, and Edson S. Lott, president of the United States Casualty Company, is chairman of the executive committee.

Papers were read yesterday by P. T. Cushman Sherman, ex-Labor Commissioner of this State; John T. Stone, J. Scofield Rowe, Frank E. Law, S. H. Wilson, the secretary, and Mr. Lott. From Mr. Lott's paper on "State Employers' Liability Insurance" which started the criticism against Gov. Wilson.

Mr. Lott said that after the New Jersey Legislature last winter has passed the Edge law which forced casualty companies to increase their rates, employers of labor complained to the Governor that they had to pay so much more for liability insurance than ever before. It was, then, said Mr. Lott, that Gov. Wilson said that the makers of insurance rates were "singularly unwise" and that New Jersey might have to go into the insurance business on her own account.

Mr. Lott doubted whether Gov. Wilson had ever given any study to the insurance business. He must have realized, said Mr. Lott, that after the new law made employers responsible for almost any sort of accident, no matter whether the employers were a fault or not, the casualty companies to protect themselves would have to boost insurance rates. Companies had to find protection by making insurance more expensive. He wondered whether Gov. Wilson had been fooled by the apparent profits of the business. As a matter of fact, he continued, profits were apt to disappear. In any year of business premiums received might run 80 per cent. more than losses paid out, but the next year and for five or six years after that the company still would be paying out money in satisfaction of injuries received the first year. Claims cannot always be settled as soon as the accidents occur, he explained.

"Now suppose the State of New Jersey goes into the business of liability insurance," said Mr. Lott. "Who will be the State company or department? Who will fix the premium rates? If the premiums received by the State are not sufficient to pay all the losses, will it pay the difference, the taxpayers?"

"And who will audit for the State payrolls of the insured? And who will settle disputes over the correctness of the audit? And will the actuaries, underwriters, claim adjusters and clerical force all change every time the State changes its policy?"

"If Gov. Wilson thinks that the rates liability companies are asking in his State are so high that the companies will make large profits, he is altogether probable that he would call in some expert help when he came to naming premiums for risks which might continue as a liability for twenty years or longer. The State cannot try it on to see how it would go. If it puts it on it cannot easily take it off."

"Much has been said in favor of the part the State plays in Germany as respects workmen's compensations, for accidents. Dr. Ferdinand Friedberg, president of the Senate of the Imperial Insurance Office of the German Empire for twenty years, shows what abuses have come of the State control. He says that during the last few years the system from the beginning. The insurance office was overburdened with frivolous and unfounded claims. Officials multiplied. The number of accidents grew with monstrous speed. Accidents and illness were arranged for. As a result of the cost of insurance, which gradually became monstrous, German industry was put to great disadvantage and it caused a marked rise in prices, which made the cost of living oppressive to all classes."

"I respectfully submit to Gov. Wilson that he withdraw, at least for the time being, his suggestion of State insurance and that in lieu thereof he request his Legislature that it legalize liability insurance rate making bodies under State supervision."

An hour's discussion which followed indicated that the underwriters were unanimously of Mr. Lott's opinion.

## NOT A CENT FOR RUZZIELAMB.

Breach of Promise Procedure Reversed Did Not Work.

A verdict giving Ruzzielamb not a cent of the \$50,000 for breach of promise of marriage for which he sued Helen Woodruff Smith was returned yesterday by the jury that tried the case before Supreme Court Justice Brown. The jury took eight ballots. Seven of the jurors were against Russell Grissold, the plaintiff, on the first ballot, and then started out to persuade the other five.

The juror who held out for Grissold to the end was Maurice Steiner, who called for the letters and took them to the jury room. Steiner was impressed by a postcard that he took to be the picture of a church and heard the words "St. Peter's." Miss Smith had written on the card "Going to church for a certain purpose." Steiner thought this was evidence of thought, but the other jurors persuaded him that the picture was that of an inn and that the words "St. Peter's" were a joke.

On the second, third and fourth ballots one juror was over each time, but Steiner and J. A. Fogelstrom held out until the seventh, when the latter joined the majority.

The jurors said that they were not influenced in their decision by the fact that the plaintiff was a man, but said they considered solely the fact that in the seven years correspondence nothing was heard of the defendant, but the defendant induced Grissold to give up a banking career and had injured him in this way.

Neither party to the suit was in the court room when the jury's verdict was opened yesterday morning, but the court room was full of persons curious as to the outcome of the trial.

## ESPRIT DE CORPS

We consider it our duty once in a while to acknowledge the spirit of co-operation which animates the employees of this Company, in New York and in the numerous cities where we operate.

It is that very spirit of co-operation which gives the right momentum to our activities.

**THOMPSON-STARRETT COMPANY**  
Building Construction  
Fifty-One Wall Street

**\$6,340.10 FOR MRS. LYNCH.**

Widow of Patrolman Shot Dead in the Line of Duty to Get a Gift Fund.

Through Police Commissioner Waldo Mrs. Michael Lynch and her two small children will receive to-day \$6,340.10. She came near getting this gift yesterday, but when the Rev. Francis J. Sullivan of St. Ann's Church, in Twelfth street, chairman of the Police Department, went to Headquarters yesterday the Commissioner was not in. The chaplain will go again to-day with the money for Mrs. Lynch and the children.

On July 1 last Patrolman Michael Lynch of Precinct 22 and two other members of the force heard shots in a house occupied by negroes. The house was near the station house. Rushing to it, Patrolman Lynch reached the door. When he did so there came a shot from within that went through his heart. The negroes escaped to the roof of the house, but later were arrested.

There was marked sympathy for the widow of the patrolman and his family, and Chaplain Sullivan took charge of raising a fund for them. A large proportion of the police force from Commissioner Waldo's contribution, gifts being only 50 cents and \$1. The amount as given will be turned over to-day to the Commissioner to be given to the widow.

## RECKLESS FIREMAN FINED.

Commissioner Johnson Scores Fast Drivers Not Running to Blaze.

Fireman William Chalmers of Truck 20 was up for trial yesterday on a charge of reckless driving through the streets when not going to a fire. Fire Commissioner Johnson happened to see the performance himself and ordered the complaint made.

The Commissioner was at Broadway and Ninth street a week ago when he saw Chalmers driving a fuel wagon at a high rate of speed and supposed he was going to a fire in the neighborhood. He telephoned to Fire Headquarters to learn where the fire was located and was informed that there was no fire.

After an investigation the charge was made against the fireman.

There is altogether too much reckless driving through the streets by men of this department when there is no real necessity for hurry, the Commissioner said while presiding at the trial yesterday.

"Only a short time ago I saw a deputy chief's wagon going through Columbus avenue at a very high rate of speed when not going to a fire. This must stop."

The Commissioner fined Chalmers two days pay as a warning to the men of the department.

## ASTOR-FORCE MARRIAGE FEE.

Presbyterian Synod Told That \$20,000 Was Offered a Newport Pastor.

AUBURN, Oct. 19.—No insignificant sum was offered to a representative of the Presbyterian Church, such as was offered to the Blacksmiths of Rhode Island, who said that \$100,000 was to be the Astor-Force marriage fee last summer.

This developed in the course of a warm debate before the Presbyterian Synod of New York to-day when a resolution calling upon Congress to enact uniform divorce laws was introduced. Interrupting the debate the moderator, the Rev. Martin D. Kneeland, D. D., of Boston, said:

"This divorce evil is assuming alarming proportions in New England, where our laws are not so rigid as in New York State. Astor-Force planned to say to me, 'I know one New England Presbyterian pastor who was approached by Col. Astor and asked to perform the ceremony with Miss Force, created, as much commended, a summer. He received an agent of Mr. Astor direct, who said to him: 'It will be worth \$20,000 to you to perform the ceremony. The clergyman replied: 'I know one New England Presbyterian pastor who was approached by Col. Astor and asked to perform the ceremony with Miss Force, created, as much commended, a summer. He received an agent of Mr. Astor direct, who said to him: 'It will be worth \$20,000 to you to perform the ceremony. The clergyman replied: 'I know one New England Presbyterian pastor who was approached by Col. Astor and asked to perform the ceremony with Miss Force, created, as much commended, a summer. 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